

Exhibit 3-C
Notices of Default

May 04, 2005

Certified Mail, Return Receipt Requested

[REDACTED]
Abosede Eboweme
4617 Covington Court
Grand Prairie, TX 75052

Re: Property Address: 4617 Covington Court
Grand Prairie, TX 75052

Loan Number: [REDACTED]

A default exists under the above referenced Mortgage/Deed of Trust loan agreement. The action required to cure the default is the payment of all sums due under the Mortgage/Deed of Trust loan agreement. As of the date of this letter the total amount due is **\$ 2,287.30**. That sum includes the following:

2 payments totaling:	\$ 2,207.12
Late charges:	\$ 55.18
Other fees and/or costs	\$ 25.00
Unapplied Funds :	N/A

The total amount due shown above is subject to further increases for additional monthly payments, late charges, attorney fees, and/or other fees and cost which may become due, after the date of this letter. To obtain an update of the total amount due to cure this default, contact us at **1.800.206.2901**.

**TO CURE THIS DEFAULT, SEND YOUR CASHIER'S CHECK, MONEY ORDER, OR CERTIFIED CHECK IN THE AMOUNT OF \$ 2,287.30 BY June 04, 2005 TO THE FOLLOWING ADDRESS:
Homecomings Financial, P.O. Box 78426 Phoenix, AZ 85062-8426 OR OVERNIGHT TO: 1820 East Sky Harbor Circle South, Suite 100 Phoenix, AZ 85034-9700.**

If the default is not cured within thirty (30) days of the mailing of this letter, the holder of the Note, without further notice or demand, will accelerate the maturity date of the Note and declare all indebtedness, including the unpaid principal balance and unpaid accrued interest secured by the Mortgage/Deed of Trust to be immediately due and payable. The lender then intends to have the property sold at a public foreclosure sale. After acceleration, a curing of the default and reinstatement of the loan will be permitted up to the time of the sale by paying the past due monthly payments and other sums then due under the Mortgage/Deed of Trust loan agreement and by complying with all terms of reinstatement.

You have the right to bring a court action to assert the nonexistence of a default or any other defense that may exist to prevent acceleration and sale of the property.

Homecomings Financial is acting as the Mortgage Servicer for JPMorgan Chase Bank As Trustee, who is the Mortgagee of the Note and Deed of Trust associated with your real estate loan. Homecomings Financial, as Mortgage Servicer, is representing the Mortgagee, whose address is 1301 Office Center Drive, #200 FORT WASHINGTON, PA 19034. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property secured by the above referenced loan.

THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.

Sincerely,

Loan Counseling Department

HLH

*Homeownership counseling is available to you through the 'Credit Counseling Resource Center' (CCRC), an alliance of consumer credit counseling agencies. The CCRC has been retained by Homecomings Financial to provide advice to you on credit issues, including how to reduce debt and improve cash flow management capabilities. You may contact them at 1.877.806.0775 for assistance at no cost to you, or you may wish to contact a HUD-approved housing counseling agency by calling 1.800.569.4287 for further information.

June 03, 2005

Certified Mail, Return Receipt Requested

[REDACTED]
Abosede Eboweme
4617 Covington Court
Grand Prairie, TX 75052

Re: Property Address: 4617 Covington Court
Grand Prairie, TX 75052

Loan Number: [REDACTED]

A default exists under the above referenced Mortgage/Deed of Trust loan agreement. The action required to cure the default is the payment of all sums due under the Mortgage/Deed of Trust loan agreement. As of the date of this letter the total amount due is **\$ 2,342.48**. That sum includes the following:

2 payments totaling:	\$ 2,207.12
Late charges:	\$ 110.36
Other fees and/or costs	\$ 25.00
Unapplied Funds :	N/A

The total amount due shown above is subject to further increases for additional monthly payments, late charges, attorney fees, and/or other fees and cost which may become due, after the date of this letter. To obtain an update of the total amount due to cure this default, contact us at **1.800.206.2901**.

**TO CURE THIS DEFAULT, SEND YOUR CASHIER'S CHECK, MONEY ORDER, OR CERTIFIED CHECK IN THE AMOUNT OF \$ 2,342.48 BY July 03, 2005 TO THE FOLLOWING ADDRESS:
Homecomings Financial, P.O. Box 78426 Phoenix, AZ 85062-8426 OR OVERNIGHT TO: 1820 East Sky Harbor Circle South, Suite 100 Phoenix, AZ 85034-9700.**

If the default is not cured within thirty (30) days of the mailing of this letter, the holder of the Note, without further notice or demand, will accelerate the maturity date of the Note and declare all indebtedness, including the unpaid principal balance and unpaid accrued interest secured by the Mortgage/Deed of Trust to be immediately due and payable. The lender then intends to have the property sold at a public foreclosure sale. After acceleration, a curing of the default and reinstatement of the loan will be permitted up to the time of the sale by paying the past due monthly payments and other sums then due under the Mortgage/Deed of Trust loan agreement and by complying with all terms of reinstatement.

You have the right to bring a court action to assert the nonexistence of a default or any other defense that may exist to prevent acceleration and sale of the property.

Homecomings Financial is acting as the Mortgage Servicer for JPMorgan Chase Bank As Trustee, who is the Mortgagee of the Note and Deed of Trust associated with your real estate loan. Homecomings Financial, as Mortgage Servicer, is representing the Mortgagee, whose address is 1301 Office Center Drive, #200 FORT WASHINGTON, PA 19034. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property secured by the above referenced loan.

THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.

Sincerely,

Loan Counseling Department

HLH

*Homeownership counseling is available to you through the 'Credit Counseling Resource Center' (CCRC), an alliance of consumer credit counseling agencies. The CCRC has been retained by Homecomings Financial to provide advice to you on credit issues, including how to reduce debt and improve cash flow management capabilities. You may contact them at 1.877.806.0775 for assistance at no cost to you, or you may wish to contact a HUD-approved housing counseling agency by calling 1.800.569.4287 for further information.

June 14, 2005

Certified Mail, Return Receipt Requested

[REDACTED]
Abosede Eboweme
4617 Covington Court
Grand Prairie, TX 75052

Re: Property Address: 4617 Covington Court
Grand Prairie, TX 75052

Loan Number: [REDACTED]

A default exists under the above referenced Mortgage/Deed of Trust loan agreement. The action required to cure the default is the payment of all sums due under the Mortgage/Deed of Trust loan agreement. As of the date of this letter the total amount due is \$ 2,397.66. That sum includes the following:

2 payments totaling:	\$ 2,207.12
Late charges:	\$ 165.54
Other fees and/or costs	\$ 25.00
Unapplied Funds :	N/A

The total amount due shown above is subject to further increases for additional monthly payments, late charges, attorney fees, and/or other fees and cost which may become due, after the date of this letter. To obtain an update of the total amount due to cure this default, contact us at **1.800.206.2901**.

**TO CURE THIS DEFAULT, SEND YOUR CASHIER'S CHECK, MONEY ORDER, OR CERTIFIED CHECK IN THE AMOUNT OF \$ 2,397.66 BY July 14, 2005 TO THE FOLLOWING ADDRESS:
Homecomings Financial, P.O. Box 78426 Phoenix, AZ 85062-8426 OR OVERNIGHT TO: 1820 East Sky Harbor Circle South, Suite 100 Phoenix, AZ 85034-9700.**

If the default is not cured within thirty (30) days of the mailing of this letter, the holder of the Note, without further notice or demand, will accelerate the maturity date of the Note and declare all indebtedness, including the unpaid principal balance and unpaid accrued interest secured by the Mortgage/Deed of Trust to be immediately due and payable. The lender then intends to have the property sold at a public foreclosure sale. After acceleration, a curing of the default and reinstatement of the loan will be permitted up to the time of the sale by paying the past due monthly payments and other sums then due under the Mortgage/Deed of Trust loan agreement and by complying with all terms of reinstatement.

You have the right to bring a court action to assert the nonexistence of a default or any other defense that may exist to prevent acceleration and sale of the property.

Homecomings Financial is acting as the Mortgage Servicer for JPMorgan Chase Bank As Trustee, who is the Mortgagee of the Note and Deed of Trust associated with your real estate loan. Homecomings Financial, as Mortgage Servicer, is representing the Mortgagee, whose address is 1301 Office Center Drive, #200 FORT WASHINGTON, PA 19034. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property secured by the above referenced loan.

THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO
HEREIN AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.

Sincerely,

Loan Counseling Department

HLH

*Homeownership counseling is available to you through the 'Credit Counseling Resource Center' (CCRC), an alliance of consumer credit counseling agencies. The CCRC has been retained by Homecomings Financial to provide advice to you on credit issues, including how to reduce debt and improve cash flow management capabilities. You may contact them at 1.877.806.0775 for assistance at no cost to you, or you may wish to contact a HUD-approved housing counseling agency by calling 1.800.569.4287 for further information.

July 05, 2005

Certified Mail, Return Receipt Requested

[REDACTED]
Abosede Eboweme
4617 Covington Court
Grand Prairie, TX 75052

Re: Property Address: 4617 Covington Court
Grand Prairie, TX 75052

Loan Number: [REDACTED]

A default exists under the above referenced Mortgage/Deed of Trust loan agreement. The action required to cure the default is the payment of all sums due under the Mortgage/Deed of Trust loan agreement. As of the date of this letter the total amount due is **\$ 2,406.66**. That sum includes the following:

2 payments totaling:	\$ 2,207.12
Late charges:	\$ 165.54
Other fees and/or costs	\$ 34.00
Unapplied Funds :	N/A

The total amount due shown above is subject to further increases for additional monthly payments, late charges, attorney fees, and/or other fees and cost which may become due, after the date of this letter. To obtain an update of the total amount due to cure this default, contact us at **1.800.206.2901**.

**TO CURE THIS DEFAULT, SEND YOUR CASHIER'S CHECK, MONEY ORDER, OR CERTIFIED CHECK IN THE AMOUNT OF \$ 2,406.66 BY August 04, 2005 TO THE FOLLOWING ADDRESS:
Homecomings Financial, P.O. Box 78426 Phoenix, AZ 85062-8426 OR OVERNIGHT TO: 1820 East Sky Harbor Circle South, Suite 100 Phoenix, AZ 85034-9700.**

If the default is not cured within thirty (30) days of the mailing of this letter, the holder of the Note, without further notice or demand, will accelerate the maturity date of the Note and declare all indebtedness, including the unpaid principal balance and unpaid accrued interest secured by the Mortgage/Deed of Trust to be immediately due and payable. The lender then intends to have the property sold at a public foreclosure sale. After acceleration, a curing of the default and reinstatement of the loan will be permitted up to the time of the sale by paying the past due monthly payments and other sums then due under the Mortgage/Deed of Trust loan agreement and by complying with all terms of reinstatement.

You have the right to bring a court action to assert the nonexistence of a default or any other defense that may exist to prevent acceleration and sale of the property.

Homecomings Financial is acting as the Mortgage Servicer for JPMorgan Chase Bank As Trustee, who is the Mortgagee of the Note and Deed of Trust associated with your real estate loan. Homecomings Financial, as Mortgage Servicer, is representing the Mortgagee, whose address is 1301 Office Center Drive, #200 FORT WASHINGTON, PA 19034. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property secured by the above referenced loan.

THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.

Sincerely,

Loan Counseling Department

HLH

*Homeownership counseling is available to you through the 'Credit Counseling Resource Center' (CCRC), an alliance of consumer credit counseling agencies. The CCRC has been retained by Homecomings Financial to provide advice to you on credit issues, including how to reduce debt and improve cash flow management capabilities. You may contact them at 1.877.806.0775 for assistance at no cost to you, or you may wish to contact a HUD-approved housing counseling agency by calling 1.800.569.4287 for further information.

December 04, 2006

Certified Mail, Return Receipt Requested

[REDACTED]
Abosede Eboweme
4617 Covington Court
Grand Prairie, TX 75052

Re: Property Address: 4617 Covington Court Loan Number: [REDACTED]

A default exists under the above referenced Mortgage/Deed of Trust loan agreement. The action required to cure the default is the payment of all sums due under the Mortgage/Deed of Trust loan agreement. As of the date of this letter the total amount due is \$ 2,760.62. That sum includes the following:

2 payments totaling:	\$ 2,668.90
Late charges:	\$ 66.72
Other fees and/or costs	\$ 25.00
Unapplied Funds :	N/A

The total amount due shown above is subject to further increases for additional monthly payments, late charges, attorney fees, and/or other fees and cost which may become due, after the date of this letter. To obtain an update of the total amount due to cure this default, contact us at **1.800.206.2901**.

**TO CURE THIS DEFAULT, SEND YOUR CASHIER'S CHECK, MONEY ORDER, OR CERTIFIED CHECK IN THE AMOUNT OF \$ 2,760.62 BY January 03, 2007 TO THE FOLLOWING ADDRESS:
Homecomings Financial, P.O. Box 78426 Phoenix, AZ 85062-8426 OR OVERNIGHT TO: 1820 East Sky Harbor Circle South, Suite 100 Phoenix, AZ 85034-9700.**

If the default is not cured within thirty (30) days of the mailing of this letter, the holder of the Note, without further notice or demand, will accelerate the maturity date of the Note and declare all indebtedness, including the unpaid principal balance and unpaid accrued interest secured by the Mortgage/Deed of Trust to be immediately due and payable. The lender then intends to have the property sold at a public foreclosure sale. After acceleration, a curing of the default and reinstatement of the loan will be permitted up to the time of the sale by paying the past due monthly payments and other sums then due under the Mortgage/Deed of Trust loan agreement and by complying with all terms of reinstatement.

You have the right to bring a court action to assert the nonexistence of a default or any other defense that may exist to prevent acceleration and sale of the property.

Homecomings Financial is acting as the Mortgage Servicer for JPMorgan Chase Bank As Trustee, who is the Mortgagee of the Note and Deed of Trust associated with your real estate loan. Homecomings Financial, as Mortgage Servicer, is representing the Mortgagee, whose address is 1301 Office Center Drive, #200 FORT WASHINGTON, PA 19034. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property secured by the above referenced loan.

THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.

Sincerely,

Loan Counseling Department

HLH

*Homeownership counseling is available to you through the 'Credit Counseling Resource Center' (CCRC), an alliance of consumer credit counseling agencies. The CCRC has been retained by Homecomings Financial to provide advice to you on credit issues, including how to reduce debt and improve cash flow management capabilities. You may contact them at 1.877.806.0775 for assistance at no cost to you, or you may wish to contact a HUD-approved housing counseling agency by calling 1.800.569.4287 for further information.